



LEWIS & ELLIS

Actuaries and Consultants

700 Central Expressway South  
Suite 550  
Allen, TX 75013

972-850-0850  
lewisellis.com

October 8, 2020

Matt Lombardo  
MVP Health Insurance Company  
625 State Street  
Schenectady, NY 12305

Re: MVP Health Plan, Inc.  
2021 Large Group HMO Rate Filing  
SERFF Tracking #: MVPH-132497714

Dear Mr. Lombardo:

The following additional information is required for this filing.

1. Please provide quantitative support for the expected impact of the approved Vermont hospital budget submissions. (Orders posted here: <https://gmcboard.vermont.gov/FY21IndividualHospitalBudgetIndividual>)
2. Regarding the response to question #13 of the August 25<sup>th</sup> objection – Please confirm that the actual pharmacy trend in 2018 was 0.6%. If so, are there any known drivers of the low outlier trend in that year?
3. Regarding the response to question #13 of the August 25<sup>th</sup> objection – We acknowledge that this information is from the medical management team. Are there any specific providers that provided this information? If so, is there any documentation available of such conversations with any specific providers?

Please be aware that we may have further questions regarding the filing as the review continues.

To ensure that the review of your filing is completed before statutory deadlines, we expect you to respond as expeditiously as possible, but no later than October 12, 2020.

We trust that you understand these forms may not be used in Vermont until they are formally approved by the GMCB.

Sincerely,

A handwritten signature in black ink that reads "Traci Hughes". The signature is written in a cursive style with a horizontal line underneath the name.

Traci Hughes, ASA, MAAA  
Consulting Actuary  
Lewis & Ellis, Inc.  
thughes@LewisEllis.com  
(972)-850-0850